

HODESIA MEETINGS MOVING TOWARDS BREAKTHROUGH

By IAN COLVIN in Salisbury

READY progress was achieved yesterday in the Anglo-Rhodesian negotiations in Salisbury, which, I learn have come near to a breakthrough.

Sir Alec Douglas-Home, Foreign Secretary, and Mr Smith, Rhodesian Prime Minister, tussled for five hours over the heads of agreement on which a settlement would be recommended to the Parliaments of both countries.

BERLIN AIR LAN VETOED BY BRITAIN

By PETER SCHMITZ in West Berlin

THE Western Allies in Berlin yesterday showed an American firm's offer to fly between West Berlin and Saarbrücken, Britain objected earlier in a day to the company's plans for direct flights between West Berlin and Amsterdam.

The official reason for Britain's objection to Modern Air's service was given as difficulties in safety requirements, it pointed out, however, it has a lucrative business through West Berlin through Pan Am and Air France.

Modern Air had the support of the Dutch Government and the K.L.M. for the new service, which would have used existing air corridors. The firm is allowing two of its flights a day to Saarbrücken to have expired on Tuesday.

Increasing demand Earlier this month, Modern switched from 12-seater jets to Convair Corsas, which carry about 100 passengers. Apart from B.E.A. Pan Am and Air France, the only other airlines allowed to fly air corridors to the West were denied the privilege.

It is felt that the recent flight between East Berlin and West Germany via a German aircraft outside air corridors, have set an important precedent for future flights between West Germany and Berlin.

Most Western passengers flying from West Berlin are versions by way of East Germany because of stringent passport and customs controls.

Movement in Berlin talks

By Our Staff Correspondent in West Berlin

SIGNS of movement on both political and technical aspects of the East-West German agreements were evident as talks continued yesterday in East Berlin. The agreement to complete details of a four-power pact on Berlin.

Herr Bahr, West German Secretary, and Herr Kohl, Secretary in the East German's office, were reported to have concluded the technical part of their negotiations.

A communiqué spoke of progress on a number of "essential points", but Mr Müller refused to say anything when he returned from Berlin. The negotiations are continuing in Bonn on Wednesday.

FIRST GERMAN STRIKE TARGET IS MERCEDES

By Our Bonn Staff

West Germany's Daimler-Benz works, which produces the Mercedes car, has been elected by metal union leaders as the first target of a strike to start on Monday. A few days, 655,000 workers at other firms in the Baden-Wuerttemberg area are expected to be involved.

LADY FLEMING FRIEND FREE

By Our Athens Correspondent

Mr Christos Sargatakis, the investigating magistrate in the Lambrakis murder case, and a personal friend of Lady Fleming, was "reluctantly" freed from prison last night. He was sentenced to Christmas Eve and accused of involvement in the assassination of the Greek Prime Minister.



Sir Alec Douglas-Home in earnest conversation during his fact-finding tour of an African township near Salisbury.

SAIGON MAY AID CAMBODIA

By JOHN DRAW in Saigon

THERE were growing indications in Saigon last night that South Vietnam was considering large-scale intervention to save the Cambodian capital, Phnom Penh, besieged by a big Communist force, and the Lon Nol Government.

It was learned from senior military sources that "thousands" of troops of the general reserve had been told to be ready to flow to the scene.

A Cambodian military delegation which met Gen. Nguyen Van Minh, deputy chairman of the Chiefs of Staff, asked South Vietnam to provide 35,000 men and 1,000 artillerymen and engineers.

Discussing the possibility of sending a big force, Gen. Minh said to the Press: "We will do whatever the Government will tell us to, but there will be some logistical problems."

"Matter of days" Another source was much more to the point saying: "It will be a matter of days before we will have to move in and dislodge the Communists from the Phnom Penh area."

"We did the same for Kompong Chhn and Highway Six last year without too much trouble. There is no reason why we should not do the same this time."

Possibly in an attempt to keep South Vietnamese troops inside their own borders, the North Vietnamese have been active near the "tri-border area" where Cambodia and Laos adjoin Vietnam.

The biggest action was a mortar attack on a border outpost 30 miles west of Pleiku city.

COMMUNISTS DIG IN Six miles from capital

Desperate Cambodian and American air, artillery and ground attacks failed yesterday to push nearly 2,000 North Vietnamese from positions on Phnom Penh's western outskirts.

The Communists clung to their three-mile front, withstanding Cambodian infantry assaults, artillery and mortar fire and American helicopter gunship strikes. They have dug in around the railway village of Toul Leap, only six miles from the centre of the capital.

Cambodian officers said that more than 200 of their troops had been killed or wounded in attempting to retake Toul Leap, abandoned on Tuesday night.

NATO CHIEF IN GREECE FOR CYPRUS TALKS

By Our Athens Correspondent

Dr Joseph Luns, the NATO Secretary-General, said on arrival in Athens from Ankara yesterday that he had fruitful talks with Turkish leaders "on the same problem I shall also discuss with the Greek leaders."

Unions cool over Nixon appeal to patriotism

By STEPHEN BARBER in Miami Beach

PRESIDENT NIXON yesterday went before America's labour leaders at Miami Beach and pleaded for their support of his new economic programme to achieve "prosperity without war... and without inflation."

He did so after thanking the 2,000 delegates to the annual convention of the 14 million-member AFL-CIO (the equivalent of the TUC) for the backing they had given him whenever "hard decisions had to be made" in defence and foreign policy.

The convention gave a coolly polite hearing to this blatant appeal to working-class patriotism.

Only the previous day, it had endorsed a resolution saying that the three union members of the newly-created Pay Board would withdraw unless wage increases agreed on before Mr Nixon's 90 day wage-price freeze were allowed in full.

"Fat cats" Mr George Meany, head of the AFL-CIO, had been warmly applauded when he bitterly attacked Phase Two of Mr Nixon's new economic plan, which came into effect last week, saying that Pay Board meetings had been "frustrating, debasing experience and cheapening Mr Nixon with 'treachery'."

He said Mr Nixon was a man "who wants to make the fat cats fatter" and that the Pay Board was "packed with the handmaidens of the Administration" whom he characterised as "pipsqueaks" and "hatchet-men."

Mr Nixon had evidently taken comfort from the fact that despite the labour leader's truculent tone, they had not yet resigned from the Pay Board.

Hope remains that despite the rhetoric they will eventually co-operate in backing his plans to hold down the cost of living and revise America's flagging economy.

What Mr Nixon thanked labour for yesterday was the support he had been given over his Vietnam War policy and specifically over the controversial decision last year to invade Cambodia.

Similarly he noted that Mr Meany stood with him when some congressional leaders had sought what he described as unilateral disarmament.

"I have known that whenever the issue of the defence of America was involved the President can always count on labour," he said.

Applause for Mr Nixon before his speech lasted only 10 seconds and afterwards only slightly longer.

Observers reported that he seemed shaken and upset by his reception.

Barber on growth and jobs

IN SIXTEEN months as Chancellor Anthony Barber has tackled the threat of recession, the highest rate of inflation in Britain's history and the highest unemployment since the war.

Now, in an exclusive interview with Patrick Barber, City Editor of The Sunday Telegraph, he gives frank answers on Britain's future prospects and problems.

Why is he convinced that Britain is now poised for an uninterrupted period of growth? How far will he use public expenditure to ease unemployment? What are his plans on tax reform?

TROOP CUTS REBUKE FOR SENATORS

By ROBERT BEESTON in Washington

THE NIXON Administration, surprised by the Senate Appropriations Committee proposals to withdraw 60,000 American troops from Europe, is now mustering all the support it can get in an attempt to defeat the amendment in the Senate.

Mr Melvin Laird, Defence Secretary, has written to each senator on the committee criticising the "precipitate action" and calling the amendment "dangerous one which would undermine East-West negotiations on balanced force reductions in Europe."

But Senator James Ellender, the committee's chairman, has dismissed the Administration's argument as "hogwash." He said: "We simply don't want 300,000 American troops there any more."

The amendment cuts \$1,375m. from the defence Budget, requiring a reduction of American troops stationed in Europe from 310,000 to 250,000 by mid-June next year.

The committee decision, taken by a 14 to 13 vote, is the latest of a series of attempts in Congress to force the Administration to make a unilateral troop reduction in Europe.

PEKING VISIT

The Prime Minister of North Vietnam, Phan Van Dong, is due in Peking today for talks with his Chinese counterpart, Chou En-lai. He is also likely to meet the exiled Cambodian leader, Prince Sihanouk.

India's £290m bill

Expenditure on East Pakistan refugees in India will be about 5,250 million rupees (£290 million) to the end of next March, the Indian Parliament was told yesterday.

Mintoff puts hard cash before nationalisation

By ANTHONY MANN in Valletta

COMMENTING yesterday on an apparent denial by the Malta Government that it intends to nationalise banks, oil companies and other utilities, the Valletta newspaper, L'Orazzon, organ of the General Workers Union and a keen supporter of Mr Don Mintoff, the island's Labour party Prime Minister, says of The Daily Telegraph report dealing with nationalisation projects in Malta: "This is nothing new."

The paper reprints long extracts from The Daily Telegraph report and points out that after Mr Mintoff's election last summer, the Speech from the Throne on Aug. 16 alluded to "economic activities such as civil aviation, broadcasting, telecommunications, oil exploration, banking operations, which have not yet been taken over by the Maltese both in the public and in the private sectors."

Yesterday in Parliament

Health checks for doctors over 65 urged by MP

By OUR PARLIAMENTARY STAFF

REGULAR health checks for doctors aged over 65, to prevent them practising in the event of a "sudden incapacity," were called for by Mr KAUFMAN (Lab., Ardwick) in the Commons yesterday.

He said this arose from a case in which, while a doctor's alleged neglect of a patient was being processed by the National Health Service Executive Council, a second patient of the doctor died.

The original complaint was that the doctor had forgotten to call on a patient on four occasions, or refer what was a very serious case to a hospital.

That patient died. "Meanwhile, whilst that complaint was going through, another patient suffered similar negligence with the doctor forgetting to make calls and this patient also died."

It was almost a year from the date of the original complaint that the doctor was removed from the National Health Service list. "The doctor was 62 and had 'undoubtedly become senile.'"

Doubt on checks Mr ALISON, Under Secretary, Health and Social Security, accepted that it had taken a long time for the doctor's name to be taken off the list. This had taken partly due to the fact that the doctor had very rarely answered any letters.

Another reason was that the National Health Service Tribunal could in effect deprive a person of his livelihood and the need for such a tribunal, he said, against practitioners being given every chance to put their case.

While he would "ponder carefully" the proposal of health checks for general practitioners over 65, he expressed doubt as to how it could settle whether a person had sufficient energy and competence to carry on a practice.

The House rose at 4.5 p.m.

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Give your home the best entertainment. It is a simple, effective, and safe way to entertain your home. It is available from the inventor, Mr. J. W. Ashford, at 1313 Finchley Road, London, N.2.

CASSETTE CHRISTMAS
1313 FINCHLEY ROAD, LONDON, N.2

JASMINE ROMANTIC SEE THROUGH BLOUSE

Give your wardrobe the best protection. It is a simple, effective, and safe way to protect your wardrobe. It is available from the inventor, Mr. J. W. Ashford, at 1313 Finchley Road, London, N.2.

JASMINE ROMANTIC
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SAVE 40 MINUTES ON YOUR NEXT TRIP

FAMOUS CARRY-ON FLIGHT BAG

Give your travel the best protection. It is a simple, effective, and safe way to protect your travel. It is available from the inventor, Mr. J. W. Ashford, at 1313 Finchley Road, London, N.2.

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SPECIAL WEEKEND OFFER ONLY 50p!

for these multi-purpose KITCHEN SHEARS

Fantastic bulk factory purchase of 26,000 pairs of heavy-duty multi-purpose kitchen shears. They are available from the inventor, Mr. J. W. Ashford, at 1313 Finchley Road, London, N.2.

SPECIAL WEEKEND OFFER
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WARM OFFER TO ALL READERS!

Luxurious 3/4 Length Winter Coat - £6.50 Plus 33p carr/packing

Look at it closely. This beautiful, British tailor made, top quality coat will keep you snug and warm even in the most bitter weather. Shower-proof and wind-proof it's the ideal outdoor garment for men, women and kiddies. For only £6.50 it represents outstandingly good value.

Perfect for motorizing, fishing, watching sports - it has two special layers - a foam inner and a warm airtick-in between the outer quality quilted Nylon and the luxurious lining of COURTELLE simulated lambskin (or other high quality simulated fur linings). This makes four weather-resistant layers in all. Yet the coat is so light and comfortable - a joy to wear on country walks or for wintry work in the garden!

When bizzards blow you simply zip on the big, cozy all-weather detachable Hood - also lined in luxurious, matching simulated fur. It really is tremendous value for only £6.50.

There are three convenient zip safety pockets and an easy front zip fastening - right up to the snug fitting collar.

And we offer you a delightful choice of four very smart colours: Black, Navy, Bottle-Green or Chocolate. Chest sizes: Small 34"-36", Med. 38"-40", Large 42"-44", X-Large 46"-48", (Outside 50" chest 1st extra).

CHILDREN'S MODEL with detachable Hood (for Boys or Girls) is exactly the same as Mum's and Dad's in style, quality and colours. It is Washable! Ideal for school. At only £4 plus 30p carr./pkg. it is really amazing value!

Be sure you don't miss this wonderful offer to all Readers - It's every bit as good as we say. So just tick the coupon and send it with your postal order or cheque made payable and addressed to:

MONTROSE SPECIAL OFFER DEPT.
28-34 Fortess Road, London, NWS 2JH.

Give your wardrobe the best protection. It is a simple, effective, and safe way to protect your wardrobe. It is available from the inventor, Mr. J. W. Ashford, at 1313 Finchley Road, London, N.2.

WARM OFFER TO ALL READERS!
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Pigalle TROUSER SUIT



RECOMMENDED TO RETAIL UP TO £225
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DUE TO SPECIAL SALE
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5 HANGERS PAIRS OF SLACKS ON ONE HANGER

WALK IN COMFORT

CORNS and BUNIONS

UP WITH THEM AGAIN

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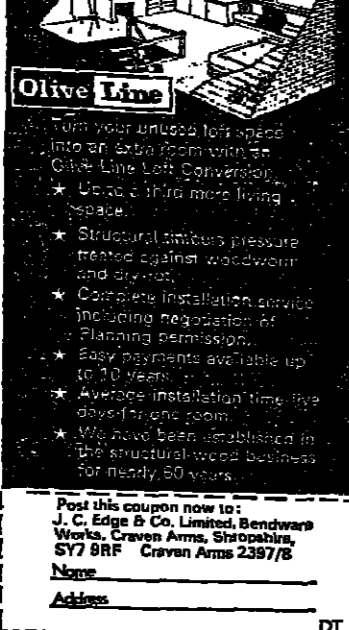
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Why waste loft space?



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WILMA PORCHES

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SILVER EDGE

BLUE POLYANTHUS

LAVENDER

28lb. DAFFODILS APPROX. 400-500 BULBS £2

BUY IN BULK AND SAVE ££ - CARRIAGE PAID

100 DARWIN TULIPS 75p

- 50 NAMED EXHIBITION TULIPS 60p
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- 12 Double HOLLYHOCKS 16p
- 18 RUSSELL LUPINS 16p
- 12 DELPHINIUMS 16p
- 18 Broomrape 16p
- 12 BLUE AUBRIETIA 16p

- 6 NAMED BUSH ROSES £1-10
- 12 "All-year-colour" SHRUBS £1-60
- 12 "Potentilla" PRIMROSE HEDGING 75p
- 6 FLORIBUNDA ROSES £1-10
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EXTRA LARGE TREES

KEYDELL NURSERIES
KEYDELL AVENUE (DEPT. D.T.), HORNDEN, N. PORTSMOUTH, HANTS.

RASPBERRIES

CLAREMONT NURSERIES (DEPT. D.T.) Bowers Gifford, PIsca, Essex.

GARDEN CALENDAR

Time to put them in

By FRED WHITNEY

The world of plants is so richly varied, and plants are such help-

roots. The soil still retains some of its summer warmth

Your experienced gardener, though it is the way to be

Yet this is completely discounted if you were to plant

In fact, now that many more plants are grown by the

No, the thing to do is to wait upon the day when the soil

However, you pay more for this touch of comfort, and the

When the plant is taken out it will be found to have

There is one small advantage if you are able, now, to plant

Should new stock be



Plenty of damp peat put round the roots of plants as they are put in gets them off to a quick start

time—it will scarcely notice the change.

Rock plants are invariably brought along in pots and so can go in at any time,

Should new stock be

FANTASTIC SALE OF CHRISTMAS GIFTS FOR ALL

From Kent Country Nurseries Ltd., Challock 3/16/1, Nr. Ashford, Kent.

GUARANTEED FREE INSURANCE

SENSATIONAL GIFT OFFER

YOUR OWN INDOOR EVERGREENS & DECIDUOUS

MINIATURE FOREST

THE IDEAL GIFT

FREE

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SAVE MONEY! ALL GIFTS AT REDUCED PRICES IF YOU ORDER NOW.

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PICK STRAWBERRIES FROM YOUR OWN WINDOW SILL

WITH THE DELICIOUS STRAWBERRY BASKET

THE IDEAL GIFT

ONLY £1-35 EACH

REAL INDOOR FRUITING ORANGE TREES

MINI CHERRY BUSHES

TO FLOWERS ABOUT XMAS

FREE GIFT TOKENS

URGENT

FREE GIFT TOKENS

BUY IN BULK AND SAVE ££ - CARRIAGE PAID

28lb. DAFFODILS APPROX. 400-500 BULBS £2

W. H. SKINNER (D.T.) MOUNT PLEASANT FARM, CHART SUTTON, MAIDSTONE, KENT.

COURT AND SOCIAL

COURT CIRCULAR

BUCKINGHAM PALACE, Nov. 19
The Queen and the Duke of Edinburgh arrived at Cardiff Railway Station this morning and were received by the Secretary of State for Wales (the Rt Hon. Peter Thomas, M.P. Minister in Attendance, the Vice-Lieutenant for the County of Glamorgan (Sir Hugo Southby) and the Lord Mayor (Ald. Hugh Ferguson Jones).
Her Majesty and his Royal Highness visited the City Hall and then drove to the University Hospital of Wales. The Queen, with the Duke of Edinburgh, declared open the Hospital and the Welsh National School of Medicine, unveiled a plaque and later proceeded to Cardigan House and honoured the Chairman (Mr W. R. Jeffcott) and Hospital Management Committee with her presence at luncheon.

This afternoon Her Majesty, with his Royal Highness, drove to Eastern Avenue, declared the

Motorway (Cardiff Inner Bypass) open and having proceeded along Eastern Avenue, was received in Mounmouthshire by HM Lieutenant for the County of Mounmouth (Col Roderick Hill).

The Queen and the Duke of Edinburgh subsequently left Rhosce Airport in an aircraft of the Queen's Flight.

The Marchioness of Abergeny, the Earl of Hounslow, Sir Martin Charteris and the Lord Plunket were in attendance.

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Forthcoming Marriages

Miss D. M. Watson, B.N., and Miss A. G. Albion, B.N.
The engagement is announced between David Townsend, only son of Mr and Mrs G. T. Watson, of Lincoln in Wiltshire, and Andrea Gene, eldest daughter of Mr and Mrs D. F. C. Albion, of Rhuddlan, Flintshire.

Mr P. A. Whitaker, B.M., and Miss J. E. Davies
The engagement is announced between Lieutenant Peter Allan Whitaker, Royal Marines, younger son of Mrs L. T. Whitaker, of Shooters Hill, London, and Margaret Elizabeth, only daughter of Mr and Mrs V. S. Rogers, of Balcombe, Kent.

Mr E. N. Whiston and Miss S. J. Bentley
The engagement is announced between Richard, only son of Mr and Mrs E. Whiston, of Cusubugh Farm, Kingston St. Marys Somerset, and Sarah, daughter of Mr and Mrs J. Bentley, of Lambrook, Wickfield Row, Berkshire.

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RAF LIFE
By Air Cdr E. M. Donaldson, Air Correspondent
The RAF is to introduce a limited pre-university officer cadetship scheme next year. It will include 50 hours of flying, and the selected school-leavers will get paid as officer cadets.

RED SEA EYE TEAM HIT BY STORMS
Daily Telegraph Reporter
THE British expedition which is investigating a disease on islands in the Red Sea which causes blindness is making good progress, despite unusually rough weather.

Grand Canal view makes 4,500gns
By Our Art Sales Correspondent
A VIEW of the Grand Canal, Venice, catalogued as a complete work, was sold for 4,500 gns (MacDonald-Mason) at Christie's yesterday.

MISS WORLD SEEN IN 9-7m HOMES
By Our Television Staff
The Miss World contest had most television watchers in the seven days ended last Sunday, being seen in 9,750,000 homes on B.B.C. The top 10 programmes were:

PROMOTION FOR WRNS OFFICERS
The following officers, under training at the Royal Naval College, Greenwich, have been promoted to the rank of Probationary Third Officer in the Women's Royal Naval Service to date Nov. 18, 1971:

ROYAL ANNIVERSARY
The Queen and Prince Philip, married 24 years ago today, flew from Cardiff to Luton last night to spend the weekend with Sir Harold and Lady Werther at Luton Hoo. They started spending the anniversary there in 1956.

RECEPTION
Her Majesty's Government, The Minister of Agriculture, Fisheries and Food and Mrs Prior were guests at a reception given last night by the Ministry of Agriculture at Lancaster House in honour of the Minister of Agriculture for New Zealand and Mrs Carter. The High Commissioner for New Zealand (Mrs W. B. Fox), of Ferris Cottage, Pillaton, Cornwall.

PERSONAL
Private £1 per line. Charity Appeals 75p per line. Trade £2 per line.
Let us therefore follow after the things that make for peace, and let us be merciful to one another. Romans XIV. 19.

at it Bermuda
An it where the sea is never more than a few miles away and even on Christmas time that's not so. Bermuda has a population of 12,000.

from £159
The Bahamas - seven hundred islands with soft cream coloured sand, blue sea and sun. We offer a secure holiday for you and your family for ever more. In our modern accommodation from £159.

from £282
A special holiday idea - a year's special in Antigua or St. Lucia. In the Caribbean Islands is the perfect sun. The price includes air, food and accommodation. We offer a secure holiday for you and your family for ever more. In our modern accommodation from £282.

Care of Cooks
We have many other holiday packages available in the Bahamas, Antigua, St. Lucia, and St. Kitts. We offer a secure holiday for you and your family for ever more. In our modern accommodation from £159.

Legal Notices
Notices in respect of various matters, including estate administration and other legal proceedings.

St. Godric's Secretarial and Language College
Resident and Day Students. For more information contact the college at 2 Arkwright Road, London, N15 6AD.

Contractors and Tenders
List of selected contractors for various building and engineering projects.

Obituary
Mare Wallenberg J. in Stockholm died 47 years after Dr. Marcus Wallenberg, the Swedish banker, president, Wallenberg-owned bank in Stockholm.

EDUCATIONAL
Read for GCE at Home. Special tuition for G.C.E. & A Levels. Contact WOLSEY HILL, London, E.C.2, 100 WOLSEY HILL.

ARMS COURSE IN FRANCE
Special course in France for those interested in arms and military matters. Contact the instructor at 100 WOLSEY HILL.

ST. JAMES'S COLLEGE
St. James's College, offering various educational and cultural programs. Contact the college at 100 WOLSEY HILL.

FORD AND COUNTY
Ford and County, offering various services and products. Contact the company at 100 WOLSEY HILL.

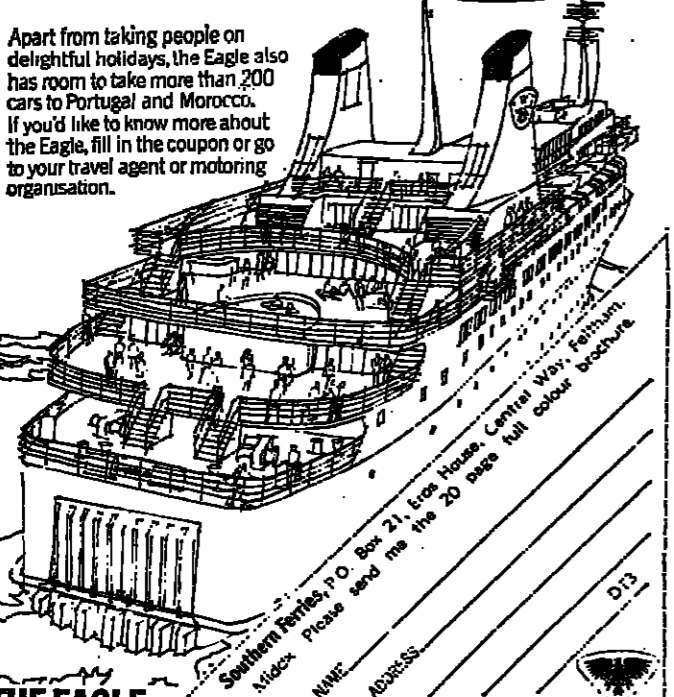
HOUSE TO LET
Available for rent: a modern, well-furnished house in a quiet area. Contact the agent at 100 WOLSEY HILL.

RECEPTION
Various notices and information regarding local events and services.

Enjoy a winter cruise on the Eagle for £46. The Eagle's Mini-Cruise lasts six days.

Apart from a breath of fresh air, this is what it gives you: Six days to pamper yourself on board the luxurious Eagle. Your cabin is air conditioned and has its own private shower and WC. You have two visits to Lisbon and one to Tangier. The Eagle's Mini-Cruises start every Saturday at Southampton.

Prices start at £46, which includes all your meals. **The Lisbon Six.** This is a short winter holiday in Portugal. It gives you two nights in a good hotel in Lisbon. As well as four days to enjoy yourself on the Eagle. Prices start at £42.



THE EAGLE SOUTHERN FERRIES TO PORTUGAL & MOROCCO

P&O to Florida, California, Vancouver

Relax and enjoy your journey to the States by cruising over on the ships of the largest and most powerful passenger line afloat. Calling at Bermuda, Port Everglades (for Miami), Nassau, Panama Canal, Acapulco, Los Angeles, San Francisco and Vancouver.

HE TOOK A SKIING HOLIDAY BUT NEVER WORE HIS SKIS

Wallace Arnold holidayed in a Swiss resort. He had a fine time on the slopes. He picked up a pair of skis and a pair of boots. He took them home. He never wore them.

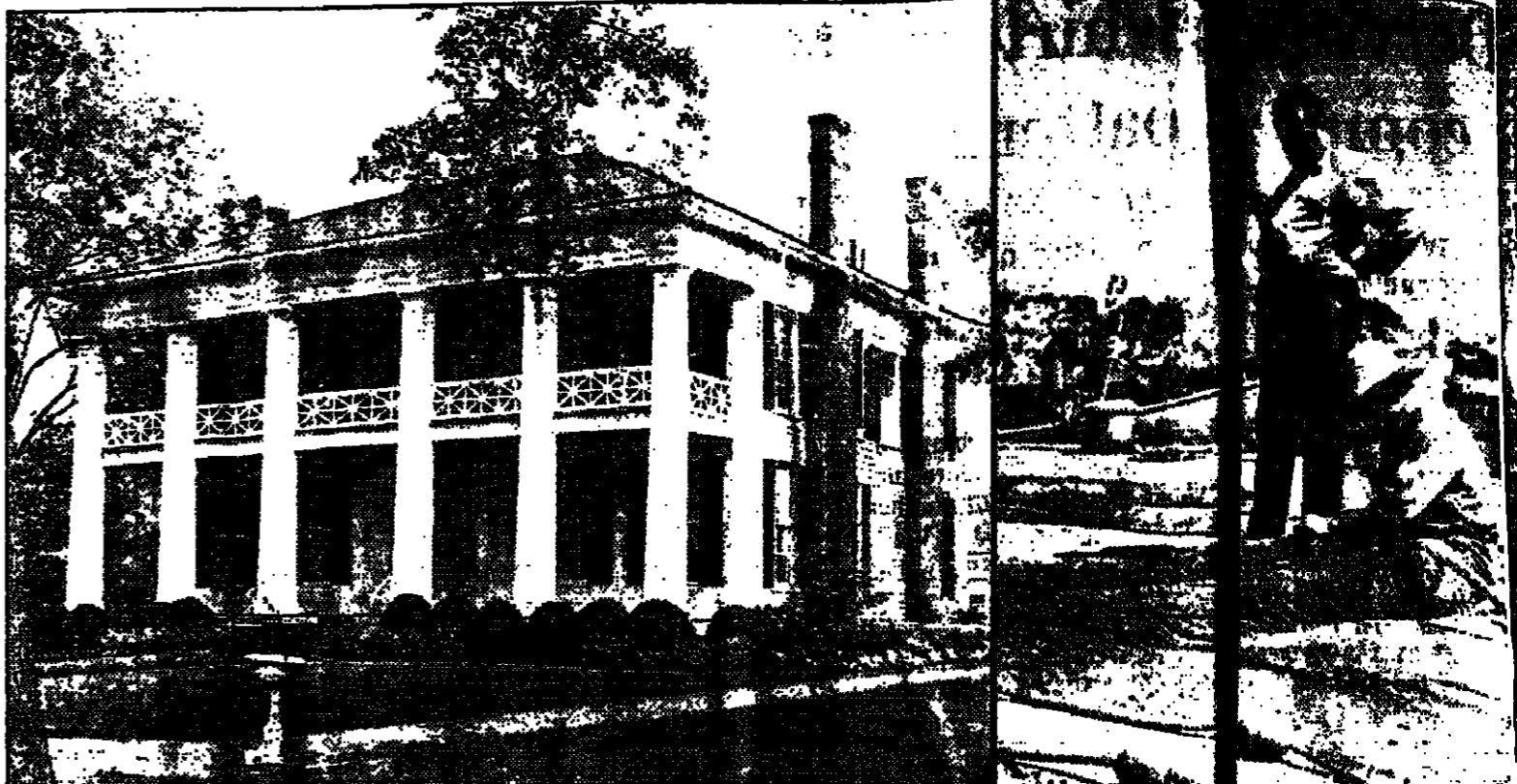
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Camp & Trek holidays with a difference. Fly with VentureTrek to Dakar, Senegal. Explore the Bandiagara Plateau—Tombouctou—Tassili du Hoggar—The Gambia and The Garden of Senegal with its Flopous.

TRAVEL

In America's Deep South

To the people of Alabama, the heart of Dixie, Civil War history is part of the modern tourist industry, and many visitors are made "Honorary Colonels in the Confederate Air Corps."



Arlington, a house in the Deep South, built 40 years before the Civil War. Net-mending Majorca. Picture: Peter Balz

By Kenneth Westcott Jones

fried crab claws (delicious) cost £1.25. A huge stuffed flounder is £1.35. These prices include the trimmings, French fries, and a salad, and, of course, coffee or iced tea.

Alabama, until recently, was rather off the beaten tourist track for European visitors. Like many other parts of America, public transport is sparse, and is geared to cheap motoring. Car rentals are low.

Buses, Greyhound in particular, link most towns and cities but the relatively small population causes their schedules to be thin.

Even down on the Gulf Coast, on the shores of historic Mobile Bay where the Yankee Fleet under Admiral Farragut defeated the Confederates, the best fish restaurant in Alabama, Bayley's, won't break many budgets.

CHRISTMAS SHOPPING IN THE SUN

By Barbara Clegg

WE'VE just had a stolen sunny four days' holiday on Majorca for £18.50 each and bought enough Christmas presents cheaply to break almost even.

From dozens of short winter holidays at ridiculously low prices, we chose the Warner holiday at the Kontiki Hotel at Can Pastilla, because I knew, from a short summer visit, that it was right on the sea and near shops.

Our rooms were spacious, had furnished balconies and full plumbing, including bath and shower (which insisted on working together). We put this down to

we brought back on our £10 - each Custom's free allowance was remarkable. We had great fun picking it in shops and in Palma market.

I bought two smart, almost-military black goat-hair-lined handbags with pockets and gilt buckles for £2.50 each; two soft leather wet-look red clasp bags for £1.25 each; and - secretly - two white goat-skin party bags at £1.48 each for the girls, for Christmas presents.

I got two carved olive wood pepper grinders like chessmen for £1.25 each an olive wood box for £1; leather, cigar case for £1.30; six coloured suede ties for 65p each; and pretty black lace fan for 60p.

and family, from coloured suede shoulder bags with fringes, at 85p, to assort leather purses at 18 to 60p; wooden painted fans at 18p; painted canteens at 25p (at least more musical and less deadly than clackers); flamenco dolls at 28p for girlfriends; black model bulls at 12p for boyfriends.

I bought 50 fattish cigars in pretty boxes - Canary Island, which are not Havanas but are rated by my husband as top of the Second Division. They cost 6p each.

A good Fino sherry in a pretty, shaped bottle cost 60p, and a bottle of Bacardi white rum, 54p.

On the plane, I bought three 3oz bottles of Me Griffe for £2.25 each and a toilet water at £1.50.

TIPPING, WITHOUT MONEY

THE Moscow taxi-driver spurred the few kopeks I offered with a fine display of ideological disgust. A tip? In the Soviet Union? His expressive wave of the arm made it absolutely clear that he was no capitalist lackey.

So I pulled out a cheap ball-point pen and toyed with it ostentatiously. His eyes lit up. That was different!

Luckily, I had been warned. Before I left home, friends who had visited the Soviet Union said: "Take plenty of ball pens. They're like gold dust. And stock up with a few slabs of chewing-gum for the kids."

AROUND THE WORLD IN 75 DAYS

from Southampton to Las Palmas - Cape Town Durban - Fremantle Adelaide - Melbourne Sydney - Wellington Auckland - Fiji - Rarotonga Tahiti - Panama - Caracas Trinidad

SAIL OCEAN MONARCH FROM ONLY £488

Take a never-to-be-forgotten voyage right round the world on Shaw Savill's Ocean Monarch. She sails on 12 April 1972, visits 15 wonderful different ports, and docks again at Southampton on 23 June 1972.

Name: Address: (122) To: Shaw Savill Line, 10 Haymarket, London SW1Y 4DD. Tel: 01-839 8844. After 5.15 pm.

Norway Holidays

If you're going to Norway here's valuable reading. And it's free. It's a colour-packed mine of information about Norwegian Summer holidays by Bergen sea route to the fjord coast.

In this brochure you'll find the facts about resorts, sail times, fares and much more. See your travel agent for the coupon, now!

Name: Address: My local Travel Agent is: BERGEN LINE Post to: Bergen Line, 21/24 Cocksfoot St, London SW1. Tel: 01-839 4831.

ALL OUR HOLIDAYS ARE SPECIAL

for people who want to do something different and don't want to be packed like sardines. Take, for example: SHAW SAVILL LINE 14 Jan. 72

R.A.S. HOLIDAYS LTD. 124 Finchley Road, London NW3 5JA Telephone: 01-435 7181. (affiliated member of ABTA)

Shaw Savill Line

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Flights by BOAC - Cruising by Costa Lines - the stylish winter holiday for the connoisseur. Fly to the sun - join your cruise in the Bahamas, for the West Indies and Panama.

SWANS HELLENIC CRUISES

See the masterpieces of ancient lands on an enjoy the pleasure of cruising to them on a well-fitted ship. SWANS HELLENIC CRUISES AND TOURS

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SUMMER IN SOUTH AFRICA

up the warm sun of a lush South African Summer. Britain wears its winter clothes. Sail away on a ship.

SHAW SAVILL LINE 14 Jan. 72. Post to: Shaw Savill Line, 21/24 Cocksfoot St, London SW1. Tel: 01-839 4831.

EUROPE

major roads and railways, distances from London and routes, inset map showing the continent. Obtainable in bookshops, or send cheque or P.O. to: E.M. Daily Telegraph, Fleet Street, London, E.C.4.

W. F. & R. K. SWAN (HELLENIC) LTD. 124 Finchley Road, London NW3 5JA

The Exclusive Inclusive ticket

ATHENS £64 CORFU £68 CRETE £75 RHODES £88-90 THESSALONIKI £77

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The sights of Ceylon. Far left, the famous Kandy dancers; near left, a bath and some dental care for an elephant, here having its teeth cleaned with coconut husk. Pictures: DOUGLAS DICKINS.

In Ceylon's hills, a paradise for bird-watchers

A GROWING number of bird-watchers are going abroad for their holidays. By doing so they can add many new birds to their lists, birds with such exotic names as piekingfisher, Barbary partridge, or imperial eagle.
Ceylon, in particular, is an ornithologist's dream, and a number of tour operators now include it in package holidays. It is possible to see, in two weeks, a quarter of the island's total number of 400 bird species, if you take a two-centre holiday based at Mount Lavinia Hotel, just south of Colombo Kandy (cost, £239 with Kuoni).

TRAVEL

At Mount Lavinia you can languish in a lush tropical atmosphere of palm-fringed beaches, and eat the most heavenly neapples on earth.
But to see the bird I hired a chauffeur-driven car at around £5 per day; you can go north to the Pinnacles National Park or south-east to Yala National Park, or anywhere in the hills and in the island. Kandy is well up in the hills and if you stay at the Chaiet Guest House you will see many different birds from the comfort of your room.

The view from a dining-room is superb, and during the half-hour takes to eat breakfast several pairs of parakeets will probably be seen flying past the window across the forested valley below, while mynahs, bulbuls, white green fr-suckers and black-beal orioles vie with each other for your attention. Indeed, it is debated whether it is more difficult to tear yourself away from breakfast to look at the birds, or to tear yourself away from the birds to finish breakfast.

With binoculars, many more varieties may be seen, ranging from the tiny but colourful sunbirds to the more soberly-clad serpent eagle.

Some of the birds seen in the hills of Ceylon are found nowhere else in the world; the emerald-colored parakeet and the yellow-fronted barbet are two examples.

Kandy, of course, is a centre of Buddhism, with its world-famous Temple of the Tooth. To the bird-watcher, however, the jungle-clad hills immediately behind the Tooth are a greater attraction, and a large area has been declared a bird sanctuary.

Paths wind through the forest, giving visitors exciting glimpses of many species: the tiny Ceylon lorikeet, or the even smaller three-toed kingfisher, brilliant in its purple-shot orange and black plumage, and a bewildering variety of woodpeckers, bulbuls, warblers, flycatchers and unfamiliar thrushes.

From those seen in the hills: storks, herons, pelicans, hawks, hatters, darters, ducks, babblers, bee-eaters, and so on.

Also within the sanctuary is a bungalow for eight people. Not up to Hilton standards, it is, nevertheless, perfectly adequate with two bedrooms, lounge-dining area, kitchen, bathrooms and lavatories. (Details from Mr Eustace Ramasinghe, Aiken Spence Eustours Ltd., P.O. Box 1422, Colombo.)

Beyond the sanctuary lies the enormous expanse of the National Park. Here the bird-watcher—indeed, any naturalist—will be in his element.

There can be few places in the world where one can be virtually certain of seeing peacocks truly wild, but Yala is stiff with them. Here, too, can be seen some of Ceylon's larger wild animals.

Wilpattu National Park, 120 miles north of Colombo and covering over 200 square miles of forest, scrub-jungle and open plain, has fewer peacocks but more Ceylon junglefowl.

The plains, generally, include a large expanse of water, a meeting place for avocets, spoonbills, egrets, plovers, stilts, jacanas, lapwings—and ornithologists. Travelling in this particular bit of paradise is best done by Land-Rover as the roads are somewhat rough. A skilled driver-cum-guide will point out numerous creatures the inexperienced eye might not see.

And, of course, it would be a pity not to forsake the birds long enough to see the ancient cities with their temples and palaces; the unbroken miles of golden beaches; the central plateau of mountains with their tea and rubber plantations.

George Newmark

TRAVEL VIEWPOINT

SWINGING TO QUALITY

A RETAIL travel agent in a survey has sent his latest annual survey of the holiday scene, based on his own clients' reports. It indicates declining standards, which it attributes to the ruthless price-war among larger operators, and advises people to "book the holiday that costs £10 more" to ensure quality.

If only it were that easy! There are, certainly, strong indications of an up-market swing in travel, with various mass-operators now beginning to show an interest in the more fastidious public previously served only by specialist firms.

Thomson Skytours, for instance, a leading protagonist in the cut-price war, have shyly introduced ("for those who want... added luxury") a few Blue Ribbon hotels in the Balearics into their 1972 summer programme.

Horizon Holidays, for long determinedly up-market, are drawing their skirts still further about them and planning to stop sharing hotels with cheaper operators. (Horizon, of course, like the equally up-market Global, are well cushioned by owning cut-price subsidiaries.)

BEA, whose cheaper Silver Wing charter holidays are run with Cooks, have just joined the same class bandwagon. Seeking fill-up loads for scheduled services, and able now to offer seats at charter rates, their new Sovereign Holidays programme is aimed squarely at the up-market.

Emphasising a wide variety of destinations, and offering airport-to-hotel transfers by private car, BEA claim that their prices are often lower than those of up-market charter operators, that their hotels are hand-picked, and (best of all) that they will book you a package at your own choice of hotel if you prefer it to theirs.

It is a good programme. Scheduled-service departures dear in high season—£14 more than Thomson's Blue Ribbon, in the case of the Mella Apartotel in Majorca, for instance.

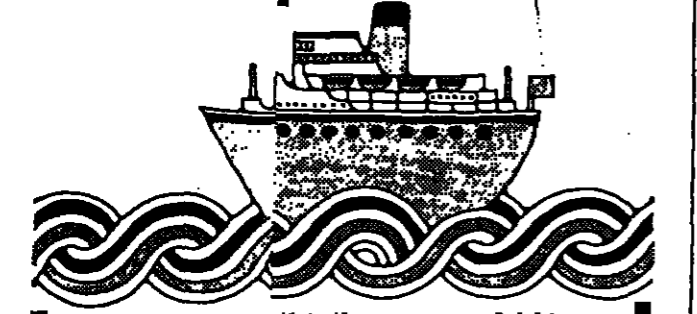
Even the smaller specialist operator, who also picks out-of-the-ordinary hotels, provides personal service, and tailormakes individual packages, can score in pricing. At Creta's Minos Beach Hotel, for half-board in high season, Sovereign's price is £157, using a scheduled Saturday-night flight; Ems Low's is £142, using a chartered Thursday day-flight.

Sometimes BEA even manage to outprice themselves: a high-season fortnight at the Summer Palace, Rhodes, costs £135 flying by day from Gatwick with Silver Wing, and £155 flying by night from Heathrow with Sovereign.

In short, £10 (or even £20) more will not necessarily guarantee you the equivalent extra quality. So do go on shopping around.

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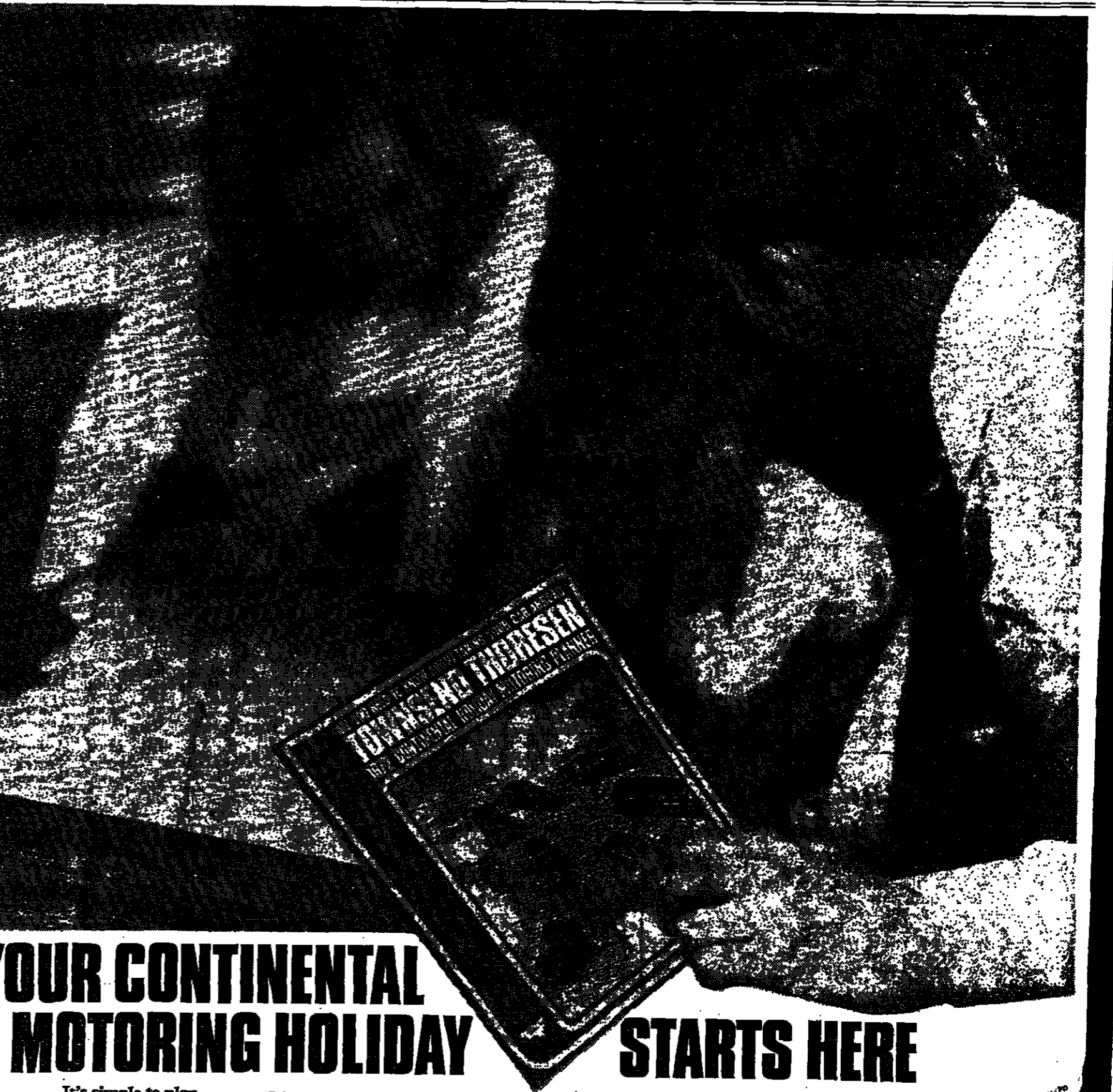
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Get the full story from your travel agent, or from P&O (Dept 670) 26, Beach Street, London EC3A 7DX. Tel: 01-263 8000. Personal call to 14 Cockspur Street (off Trafalgar Square).

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PARENTS RIGHT TO BAN MY BOOK, SAYS ROBERT GRAVES

By JOHN IZBICKI, Education Correspondent
ROBERT GRAVES, the author, has intervened, to support a couple who banned their 15-year-old twin sons from reading one of their school set books—his own best-seller, "Goodbye To All That."

The book is an account of Robert Graves's early childhood, his encounter with homosexuality at school and his experiences in the trenches in the 1914-18 war.

LEGAL FIGHT ENDS AFTER 16 YEARS

Daily Telegraph Report—AN endurance record of litigation was set in London when the FERRIS RAILWAY CO. was awarded £65,000 compensation or disturbance and costs in a Lands Tribunal judgment against the CENTRAL ELECTRICITY GENERATING BOARD yesterday.

The award was made 15 months and 16 days after the compulsory purchase. Mr. HENRY HOSSA, a member of the tribunal, made the award in a judgment lasting nearly four hours. He recalled that the settlement in 1956 was merely to decide the railway's compensation should be paid. There had been an appeal in 1962 and a further hearing in 1966. The tribunal assessed compensation from the date of purchase in 1956 and said the board would have to pay interest on the railway's claim of £153,000 compensation.

Under the North Wales Hydro-Electric Power Act, 1955, the board was authorised to flood a section of the main line from pumped-storage reservoir.

£245,000 spending
Mr. JOHN ROULTY, the rally chairman, said after the award that his company would have spent at least £245,000 on reinstating the line, which was severed by the construction of the pumped storage scheme.

Monkhouse decree
Bob Monkhouse, the comedian, was granted a decree nisi in the Divorce Court yesterday because of the breakdown of his marriage. Mrs. Elizabeth Monkhouse consented to the divorce. The couple married at Westminster register office in November, 1949, and parted in November, 1967.

Bank manager and model in £31,000 fraud

A HAPPILY married assistant bank manager who fell head over heels in love with an attractive model, became her partner in crime and together they defrauded his bank of £31,000, an Old Bailey court was told yesterday.

Cass, married for 20 years with two children and now reconciled with his wife, was sub-manager of the Park Lane branch of the National Westminster.

Kensington flat
They moved into a Kensington flat, but Cass found the financial strain of running two homes too much and the frauds began. They lasted three years.

Mr. Graves, 76, wrote a letter from his Mallorca home to the boys' parents, Mr and Mrs William Marchant, of Thornaby-on-Tees.

The letter said: "The book is the plain facts of my early life and was written for adults in 1925. It never occurred to me then that it would become a school book for adolescents."

Mr. Marchant, a maintenance fitter, said last night that he was "elated" that Mr Graves had gone to such trouble to reply.

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Although the shares prospect can be gloomy at times, the general outlook yesterday at the Stock Exchange was bright for Mr William Lloyd (left), a broker, and Mr James Cox, a jobber, when they took time off to admire the guides' winter uniforms—blue-grey Swiss knee-length woollen dresses.

Atlantic airlines agree £84 winter fare

By ALAN OSBORN in Washington
PASSENGERS will be offered a trans-Atlantic return fare of £84 between Nov. 1 and March 31 under an agreement reached yesterday by the world's principal airlines meeting in Honolulu.

The only restriction—other than the time of year—is that a passenger must stay on the other side for at least 22 days but not more than 45 days.

The present cheapest fare is the winter excursion rate of £113, rising to £138 in the summer. The normal non-excursion economy fare is £190, and this will drop to £166.

Washington threat
The new agreement was drawn up hurriedly, possibly in an effort to head off moves in Washington to empower the Government to set international air fares.

Mr. Granville thought the £84 fare—a 30 per cent cut in the present lowest fare—would produce "a boom in traffic next year on both sides of the Atlantic."

BOAC WELCOME
Charter cut in Singapore
Our AIR CORRESPONDENT writes: Mr Keith Granville, chairman of BOAC, welcomed the new fare structure. It averts a trans-Atlantic price war and although the new fares will be higher than those first proposed to combat charter competition, he said.

Mr Granville thought the £84 fare—a 30 per cent cut in the present lowest fare—would produce "a boom in traffic next year on both sides of the Atlantic."

Mr Carter said yesterday: "As I resigned from the society three years ago, it will make no difference to their work."

For the past three years the society had had constant legal advice. There was nothing to stop it continuing. As it was not incorporated writs could not be taken out against it but only against an individual.

GARAGE TO PAY FOR FIRE CAR

A MOTORIST whose £900 car was badly damaged by a fire in a garage, was entitled to damages, three Appeal Court judges decided yesterday.

The fire was caused by the garage owner's negligence, said Lord Justice SALMON.

Lord Justice SALMON said the clause should have made it plain to an ordinary person that it did not exclude liability for negligence.

Local authority ownership of the airfield is considered desirable, states the report which will go before the council for formal approval.

Mr. Bolter's damages claim was contested by the garage, RAMBLER MOTORS (A.M.C.) LTD, of Great West Road, Cheshwick, who relied on the exclusion clause. Damages will be assessed later.

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Medical quackery in Scientology, says Denning

SCIENTOLOGY courses indicate medical quackery of a sort practised behind closed doors, and the public interest demands to know what is going on behind those doors, said LORD DENNING, Master of the Rolls, in the Appeal Court yesterday.

The Court gave the go-ahead for a book, said to disclose the cult's secrets, to be published.

Publication of the book "The Mind Benders" has been held up for six weeks as a result of a High Court order against the author, Mr CYRIL RONALD VOSPER.

Under it Mr Vosper was also directed not to impart any confidential information about the cult without its consent.

Lord DENNING, allowing Mr Vosper's appeal, said: "It seems to me there are matters here capable of such danger that it might well be in the public interest that it should know what goes on."

Commenting on the courses which Scientology students have to undergo, the judge said: "When one looks through the nature of them... I can well see that there is a big risk of danger to the mental health of those people who undertake them."

Agreeing, Lord Justice MCGAW said: "There is evidence that they have been protecting their secrets by deplorable means... They do not come here with clean hands."

Lord Justice STEPHENSON agreed that Mr Vosper's appeal against Mr Justice KILMER-BROWN's decision be allowed.

After yesterday's hearing a spokesman for the publishers said: "We shall go ahead and print immediately."

The court refused the Scientologists leave to appeal to the House of Lords and rejected a plea that Mr Vosper had been guilty of breach of copyright and breach of confidential information.

The appeal was allowed with costs.

There had been evidence that drug smuggling organisations had contacts among ground service staff at both Karachi and London airports, Mr Porter added.

Three children died in a fire in their bedroom at Bacchus Road, Winsor Green, Birmingham, yesterday. They were Christopher Nesbeth, four, Glenville, three, and Winsome, two.

BIG RISE IN CANNABIS SMUGGLING

By JOHN KEMP, Social Services Correspondent
NEARLY double the quantity of cannabis impounded in 1970 has been seized so far this year by Customs officers.

Last year 456 smuggling incidents involving nearly 2,000 lb of cannabis, were uncovered by Customs officers. Mr Cecil Porter, deputy chief inspector of Customs, told the pharmaceutical group of the Royal Society of Health last night.

Although the number of cases did not appear to have risen this year, the amount involved had already reached 3,765 lb. It suggested a higher incidence of drugs for sale, rather than for personal use.

The amount of heroin and cocaine smuggled into Britain was thought to be small, but cannabis was now "big business." There was evidence of organised smuggling on a large scale by West Indians, West Africans and Pakistanis, as well as Englishmen.

Experience over the last 10 years showed that the bulk of illicit cannabis came to Britain from the West Indies, Africa, Cyprus, Pakistan, Burma, Morocco and Afghanistan.

"Unfortunately," said Mr Porter, "publicity frequently given to statements by influential people who claim that the drug is harmless may act as an encouragement to a potential user."

Hallucinogenic drugs like LSD had also become a substantial smuggling product in the last three years. The number of doses or tablets discovered had risen from "a score or more" in 1968 to over 14,000 during 1970.

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RED ARROWS' NEW LEADER NAMED

Squadron Leader Ian Dick, 29, is to be the new leader of the Red Arrows, the RAF aerobatic team. He succeeds Squadron Leader Bill Loveday, 39, who has relinquished the leadership on medical grounds.

CONVEYANCING AT CUT PRICE TO CONTINUE

The national House Owners' Society will continue to offer cut-price conveyancing, despite an undertaking in the High Court by its founder, Mr Sydney Carter, that he would observe conveyancing rates laid down by Parliament.


Mr Carter said yesterday: "As I resigned from the society three years ago, it will make no difference to their work."

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INVESTMENT & BUSINESS

City Editor KENNETH FLEET

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Prices retreat as the bulls take their profits

After the recent good recovery in equity values, dealers were hardly surprised at yesterday's technical reaction in the industrial sections. With sentiment affected by the overnight setback on Wall Street...

LONDON STOCK EXCHANGE

F.T. index 420.9 (-6.5)

Lower at 285p, after 285p. Beecham Group 3 easier at 512p, after 508p, and Dunlop 3 off at 150p, after 146p. Unilever, at 308p, and 'Baks', at 309p, were also a penny or two off the bottom.

Trade groupings under fire

The United States, as a preliminary step to embarking upon a new round of trade negotiations, yesterday proposed a major examination of how preferential and special trading arrangements have affected world commerce since World War II.

Commonwealth cottons duty

The Government yesterday carried out its controversial plan to impose an 85 p.c. import duty on cotton textiles from the Commonwealth in place of the existing quota system.

Unit trust sales hit £19.7m in October

By JOHN POWELL

THE UNIT TRUST figures for October should encourage the fund managers, who have been having a thin time recently. Gross sales during the month were worth £19.7 million, and although this figure includes one sizeable offer by Hambro Life of about £5 million compared with August...

The high rate of re-purchases has been a real headache for many groups. However, the latest figures at last indicate that the stream of dissatisfied investors out of unit trusts may be slowing down.

BUSINESSMAN OF THE YEAR AWARD

THE 1971 Hambros award for the Businessman of the Year will be made on Dec. 6 at the Savoy Hotel, London. The Lord Chief Justice, Lord Widgery, will preside and will make the presentation. The guest speaker will be Mr Geoffrey Rippon.



Mr Rex Chester, chairman of Donald Macpherson, whose Dutch subsidiary Tollens, was becoming 'increasingly vulnerable'.

Macpherson's EEC sortie ends in burnt fingers

THE ATTEMPT by Donald Macpherson to get a toehold in Common Market paint sales has come to a sudden end with its sale at a loss of the Dutch subsidiary acquired only three years ago.

Mr Rex Chester, chairman of Macpherson, explained that despite recent improvement of Tollens' financial performance it was becoming increasingly vulnerable.

Nixon stands square against devaluation

By CLIFFORD GERMAN

HEBIC TRADING took place in all the main foreign exchange markets yesterday morning following the legislation 'enabling' President Nixon to devalue the dollar by as much as 10 p.c. against gold which was tabled by Congressman Reuss and Senator Javits.

The London gold price, which has been rising steadily over the past few weeks, failed to push further ahead and closed just above \$43 an ounce.

Gas Council-Amoco in oil strike off Scotland

By ROLAND GRIBBEN

ANOTHER significant North Sea Oil discovery was announced yesterday. The Gas Council-Amoco partnership confirmed that it had struck high-quality low-sulphur oil some 155 miles east of Aberdeen.

Tests produced highly encouraging flow rates of 4,000 barrels a day of 40 deg. crude and a useful bonus of 2 million cu. ft. of gas that will ease the task of getting the oil out of the seabed.

Simon to raise £4m and make 200 redundant

SHARES OF Simon Engineering, a notably weak market during the past month, fell heavily yesterday before the year-end announcement of 200 redundancies in the contracting division and plans to raise £4 million to £4.5 million by means of a debenture.

The shares closed at 110p, down 7p on the day, having touched 97p at one point. At least 200 of Simon's technical staff and draughtsmen, mostly at the group's Stockport, Cheshire, headquarters, have been laid off.

Retail price rise slows

By JOHN PETTY

THE RISE in the cost of living is continuing to slow down. The retail price index—the unofficial cost of living guide—is moving faster at a much slower rate after last year's runaway inflation, according to the latest figures issued yesterday by the Department of Employment.

Down Under sea fares cut £95

PRICE CUTS of up to £95 on liner fares from Britain to Australia and New Zealand are to be made by Charter Travel next April. It will undercut all rivals in shipping and consequently relations with other companies are 'strained', confessed Mr Bruce Salmon, founder of Charter, in Southampton yesterday.

'We have displayed an approach to marketing by no means rare in travel, but unique in shipping', said Mr Elaine Whitworth. 'The result is that we are expanding in what is generally a contracting industry. We plan to expand and diversify in the travel industry.'

Simon to raise £4m and make 200 redundant

Other sectors of the business continue to trade in a difficult view of the economic climate, but group profits in 1971 will be down from £3.7 million to £2.5-£3 million after deducting redundancy payments. The 30 p.c. dividend is expected to be maintained.

The outlook is even better over the short-term. The items index is 2.8 p.c. up over the six months to October and 3.4 p.c. seasonally adjusted, equivalent to 6.7 p.c. on an annual basis.

COMPANY HIGHLIGHTS Metal Box slips in first half

ALTHOUGH first-half pre-tax profits of Metal Box have slipped from £8,895,000 to £8,772,000, demand continues to be buoyant, the board expects better profits to be about the same as last time.

Hudson's Bay moves up

LES UP from \$361.2 million to \$379 million and after tax profits to \$4,501,000, \$8,015,000 reported by Hudson's Bay Co. for the nine months to Oct. 31. This represents a rise of 4 cents a share against 34 cents for the same period last year. Third quarter profits rose to \$2,515,000 to \$2,910,000.

Contract losses at Yarrow

COMPANY NEWS for sharehold: Yarrow and Co., the Glasgow boiler-maker and engine company says that its engineering subsidiary will incur substantial losses from the contract to prototype an incinerator placed by the G.L.C. Charter. Eric Yarrow says the subsidiary is a considerable and clear that the group's result for the year to end-June will be as expected in the interim statement.

Teetley sells to Amey

PART of the geographic location of its Dennis Division Teetley has sold its Ready concrete and marine gravel plants in Kent, Sussex and Hampshire to Amey Group for £1,150,000, to be satisfied by a floatment of 1,050,000 ordinary shares at 11p each, with a 20 p.c. premium.

Birth Cleveland advance

HANKS to an improvement in the retail site, pre-tax profits with Cleveland moved up £1,294,000 to £1,511,000 in the weeks to July. There was a same-again 10 p.c. rise on Jan. 17.

Paradise lost

HERE'S nothing warming in 1971 results from the skin and fur coat maker Paradise, into whose hands the £224,364 profit of 1970, holders are getting a final, which leaves the stock only the 20 p.c. rise of 20 p.c. in the year.

IP sells sites in U.S.

ABOUT 65 BP service station pipeline terminal and 16 storage plants in western U.S. State are to be sold to a new refining company for 1.7 million. As part of BP operation, the properties are already under contract to Standard Oil of Ohio, which is inducing the deal.

Odrey Davis

ODFREY Davis is acquiring a Car Hire on a net basis from Rex Service Group.

Wall St. index near 1971 low

THE Wall Street stock index finished its first week of the year on a downward course. Technically opposed to the market, the index was not helped by a series of reports which were uncertain, confused and disappointing in describing the situation.

ACTUARIES INFO

Table with actuarial data including names like J. Shaw, D. Jones, and various numerical values.

£10 a month works harder the Norwich Way.

Advertisement for Norwich Union insurance, including text about high-yielding investments and a coupon to request details.

SLATER WALKER

now offer

The sure and simple way to make your money grow

The Guaranteed Security Bond

How you invest

One single payment which can be as little as £250—or as much as you like.

How you participate in profits

To avoid your becoming confused by fluctuating unit values and technical terms such as bid and offered prices, Slater Walker Insurance declare an Annual Dividend, the value of which is added to your Bond. The Annual Dividend represents your Bond's share in the profits of the Life Fund and for simplicity, is expressed as a percentage of your investment. It is paid not only on the value of your original investment but also on the accumulated value of Dividends already declared. The level of Dividend reflects investment performance and the value of the Annual Dividends is permanently guaranteed once declared.

The Company will announce the rate of Dividend before the end of March each year, and Bondholders receive a Notice showing the amount added to their Bond within one month of each policy anniversary.

Dividends are free of tax

Dividends are free of tax and this means that the equivalent gross return to a standard-rate tax payer, on the following projected rates of Annual Dividend, would be as follows:-

Rate of Dividend	Equivalent Gross Return
4%	6.5%
6%	9.8%
8%	13.0%

No additional charges

The cost of life cover and expenses are met out of the Life Fund, and are taken into account before the Dividend is declared.

There is no initial charge and the whole of your investment qualifies for dividends.

How your profits once added cannot be reduced in value

Once Annual Dividends have been declared they cannot be subsequently reduced in value or taken away.

This means that you cannot lose the valuable gains you have built up in your Bond during good investment years if, at the time you choose to cash-in, investment values generally should be at a lower level.

Guaranteed Life Cover

If you should die while the Bond is still in force, your dependants will receive the Guaranteed Life Cover according to the table below. This Guaranteed Life Cover is always greater than your Bond's accumulated value, and varies according to age at death. Example:-

Age at Death	Amount of Cover as % of your Bond's value
30	350%
40	240%
50	140%
60	114%
70	104%
75 or over	101%

The full table appears in the Bond Document

Enjoy an Annual Income free of all taxation

In accordance with current legislation and Revenue practice, Policyholders are entitled to withdraw the amount of any bonus additions to their Policies without incurring any liabilities for income tax or capital gains tax or for surtax (or its equivalent). As Dividends earned by a Guaranteed Security Bond qualify in this way you may enjoy a completely tax free income by withdrawing your Annual Dividends in cash each year. There may, in certain circumstances, be a liability to surtax (or its equivalent) when the Bond is finally cashed-in or on death (see note on tax position).

Cashing the Bond

Your Bond is designed as a medium term investment and although it is wiser to leave it in force for five years you may cash it in at any time subject to the surrender charges listed below which are deducted from your original investment. Any dividends added are not reduced and are paid in full.

Complete Years in Force	Percentage Deduction from Original Investment
1	9
2	8
3	6
4	4
5	0

At the end of five years (on the fifth policy anniversary) you may cash in your Bond and receive the full accumulated value free of all surrender charges and deductions and free from capital gains tax and income tax.

You may keep your Bond in force for as long as you wish. On the 10th, 15th, 20th—and so on indefinitely—anniversaries of your original investment, you will receive a special Extra Dividend of 5% of the accumulated value of all accrued dividends.

On these anniversaries you may cash in your Bond with complete freedom from all surrender charges and deductions (you may, of course, cash-in your Bond between these anniversaries subject to a small surrender charge, details of which are contained in the Bond Document).

The tax position and advantages to Surtax payers

Under current legislation the proceeds of the Guaranteed Security Bonds are completely free of income tax and capital gains tax.

On cashing-in the Bond there may be a liability for surtax (or its equivalent) if at the time your total income, including a proportion of the profit on the Bond (calculated by reference to the number of years for which it has been held), brings you into the higher tax bracket.

If you have drawn any of your Annual Dividends in cash the total amount withdrawn would be taken into account in determining whether there is a liability for surtax on cashing-in or on death.

The advantage of this provision is that it enables Bondholders who are surtax payers to defer their liability into the future and enables them to choose the most advantageous point at which to cash their Bond, by which time a reduced income (by virtue of retirement, for instance) could mean that the surtax liability is significantly reduced or removed altogether.

Everybody wants to see their money grow and protect them against inflation. But nobody wants to lose it now, in order to get growth potential, you had to accept some risk of loss. Now Slater Walker have developed the answer that investors have been seeking, offering this unique combination of features for a simple investment of as little as £250:-

1. Investment Management by Slater Walker.
2. Absolute security for your capital, which can never fall in value.
3. Annual Dividends which are added to your Bond each year and which can never be reduced in value or taken away.
4. The facility to cash-in your Bond with freedom from all charges at the end of five years.
5. The facility to take the Annual Dividend in cash each year free of income tax, capital gains tax and surtax.
6. Life assurance cover which is guaranteed and is always greater than the value of your investment.
7. Significant advantages to surtax payers.

How your investment is guaranteed against loss

Slater Walker Insurance guarantee that your original invested sum can never fall in value.

How your capital is invested

In the Slater Walker Life Fund. It comprises a balanced spread of investments, including Equities, Property and Fixed Interest Securities, selected and managed

by Slater Walker's investment experts, who will take full advantage of opportunities for growth, while at the same time paying due regard to the basic elements of security sought by the majority of investors.

How to invest

Simply complete the application and send it with your cheque to Slater Walker Insurance. You will receive acknowledgement, your Bond will be sent to you when your application has been processed.

This offer may be closed at the absolute discretion of the Company. Applications will be dealt with strictly in the order in which they are received.

To: Slater Walker Insurance Company Limited
124 Queen Victoria Street, London EC4V 4BS Telephone: 01-236 4236
(A member of the Slater Walker Group whose gross assets exceed £180 million)

Full Name MR/MRS/MISS (BLOCK LETTERS, PLEASE) _____

Address _____

Occupation _____ Date of Birth _____

Amount Invested £ _____ (I enclose a cheque (minimum £250) for this amount payable to Slater Walker Insurance Company Limited.) I wish to withdraw my Dividends _____
leave my Dividends to accumulate Please tick

Details of any consultation with any doctor within last five years. (Except minor ailments requiring single consultation only.) _____ Name and address of your usual doctor (Normally no medical evidence required) _____

Please state height _____ and weight _____

Signature of Applicant _____ Date _____

DECLARATION: I wish to invest in the Slater Walker Guaranteed Security Bond and I declare that I am in good health and that the above information is true and correct. I consent to the Company seeking information from any medical adviser who has attended me and to the disclosure of information to the Company. I agree that this declaration together with any medical evidence shall be the basis of the contract between me and Slater Walker Insurance Company Limited and I will accept the terms and conditions of the policy issued by the Company for this class of Assurance.

SLATER WALKER

GUARANTEED SECURITY BOND

051 111 111

MPANIES

keovers cleared MORE takeovers were cleared by the Department of Industry yesterday...

nk of Tokyo NK of Tokyo Holding SA is offering \$25 million through an issue of guaranteed notes...

T-C-Rose & Thistle ANS for a merger of investment trust corporations with Rose Thistle Trust...

ONEY AND EXCHANGES

Bank bolsters dollar

FOREIGN exchange markets reacted violently to the proposal that the Bank of England should buy dollars to bolster the dollar...

Hull Brewery IT HAS been another good year for Hull Brewery. Pre-tax profits have advanced from £180,715 to £275,722...

Reardon Smith SHIPPING group Reardon Smith Lines is increasing its borrowing powers by £10 million...

RKT Textiles FULL year profits well in excess of last year's £29,704, says forecast by RKT Textiles, the Robert Kitchen Taylor subsidiary...

IN BRIEF Arzyle Securities: Profit £188,195 (283,048) after tax £82,200 (126,440) Dividend 8 p.c. (7), already known.

Transt: Profit £117,079 (281,388) after tax £64,104 (171,501); dividend 5 p.c. as forecast (2 1/2), Dec. 31.

C. H. Pearce and Sons (Com. Tractors): Profit £135,072 (147,804) before tax £84,176 (97,505); Final 9 p.c., making 13 (12).

George Sturt: First-half loss £24,000 (21,000) on turnover £1-05 million (£1-05 million).

J. O. Walker: First-half profit £55,000 (£45,000) on turnover £1,100,000 (£1,010,000); interim 6 p.c., pay Dec. 17.

National Bank of Australia: Dual one-for-five scrip and one-for-five rights issue at £1-50 a share.

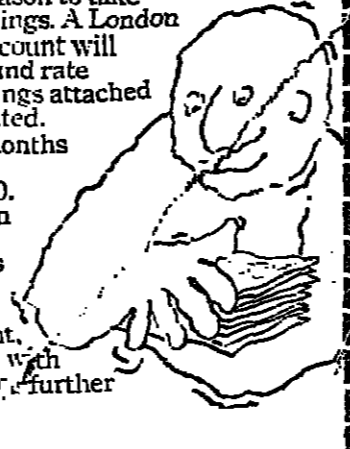
Northern Industrial Improvement Trust: Profit £48,698 (£30,925) after tax £28,000 (£23,500); Final 2 1/2 p.c., making 4 (4).

Scott and Robertson: First-half profit £130,222 (£32,145) on turnover £4-51 million (£3-98 million); interim 5 p.c., pay Dec. 6.

Tan Sui Holdings: Loss £52,776 non-recurring charges £28,861 (loss £116,095 after tax credit £8,500); again no dividend.

Steady income for nervous savers

Now there's no reason to take chances with your savings. A London and County deposit account will give you a healthy, sound rate of interest with no strings attached and with no tax deducted.



London and County Investments Ltd

8% I wish to open a London and County deposit account and enclose a cheque for £100. Please send me further details.

OFFBEAT IN THE CITY A 32-page booklet with suggestions for sentimental, official, or London's square mile. Illustrated.

CRUISING MAP Mediterranean, Northern Waters and Caribbean. In colour - 23" x 35"

Some Property Bonds are better than others - but which? Property bonds are a great investment - there's no doubt about that. But there are so many to choose from...

EALING & ACTON BUILDING SOCIETY ESTABLISHED 1827 Where Income Tax is paid at the standard rate on £8.57% 5 1/4% 3-YEAR FIXED TERM SHARES Income Tax Paid ORDINARY SHARES 5% GROSS YIELD OF £8.16

Table with financial data including THE POUND ABROAD, GOLD PRICE, EURO DOLLARS, LOAN RATES, and FORWARD RATES.

Table with financial data including OTHER MARKET RATES, GOLD PRICE, EURO DOLLARS, LOAN RATES, and FORWARD RATES.

* Important notice to Midland Electric manufacturing shareholders YOU ARE STRONGLY RECOMMENDED TO ACCEPT THE DELTA OFFER BECAUSE: You will receive a capital gain of 24.8 percent. You will receive an income gain of 143 percent. (i.e. nearly 2 1/2 times as much)

Since the beginning of May this year more than 6,000 people have invested in Hambro Property Investment Bonds to make their launch the most successful ever. Why? Because of the following important advantages: 1. The security and growth potential of first-class business property. 2. Hambro Life is backed by Hambros, one of the most famous names in British banking.

How you can draw 6% p.a. tax free* If you invest at least £1,000 you can take advantage of the Cash Withdrawal Plan. Twice a year, 3% of your Units will automatically be cashed-in and you will be sent a cheque for the proceeds.

Hambro Property Investment Bonds Includes a line graph titled 'PRICES OF BUSINESS PROPERTY AND HOUSES 1952-1970' showing an upward trend for both categories.

To: Hambro Life Assurance Limited 6 Little Portland Street, London, W1N 5AG, 01-637 2781 I wish to invest £ (minimum £250) in Hambro Property Investment Bonds and enclose a cheque for this amount payable to Hambros Bank Limited.

3 Management expertise Hambro Life is managed by a team, led by Mark Weinberg, with outstanding experience in this field - including founding the largest property bond fund in the country. 4 Increasing life assurance Unlike any other property bond, Hambro Property Investment Bonds have built-in life assurance cover which actually increases with the value of your Bonds.

Still higher pensions for the self-employed and those in non-pensionable employment

You get so much more from a **Yorkshire-General Progressive Personal Pension Policy**

Improved bonus rate **£4.25%** compound

Bigger benefit potential at pension age

Tax-free lump sum in lieu of part pension

Limits raised for premiums with full tax relief

When you retire, how much will you have to live on? To beat inflation you will need every penny of pension you can get. You need to obtain the full benefits of the new Finance Act. You need a with profits pension policy with a good bonus. You need the Yorkshire-General Progressive Personal Pension Policy. Look at the advantages it gives you.

It's more progressive than ever. The new increased bonus of £4.25% per annum compound (previously £3.75%) accelerates the build-up of your pension even faster.

It allows you to commute part of your pension. Instead of taking your full pension, you can, if you wish, take free of tax, a lump sum of up to three times the annual amount of the remaining pension.

It's flexible. You are not tied to the same premium every year. You can increase or decrease the amount if your circumstances change - or even miss a year!

You can pay your premium at any time during the year - whenever it suits you best. You can take your pension at any age between 60 and 70 - and you can decide at that time, not at the outset.

Its basic rates are guaranteed. The favourable current basic pension rates are guaranteed even though later on you may increase your premium to as much as three times the original

amount. Your final pension is progressively built up by the addition of bonuses. Although future bonuses cannot be guaranteed, examples of the estimated value of your pension, at current rates, are shown in the table below.

It has an even bigger benefit potential. Larger benefits may be payable depending on the Company's Immediate Annuity rates when you decide to take your pension. Although these rates vary with financial conditions and future levels cannot be forecast, if they are better than those specified in your policy, Yorkshire-General guarantees that they will be used to your advantage.

As an indication of how much this could mean to you, the table below shows potential benefits which, in fact, are based on lower rates than those now ruling.

Regular premiums of £100 a year will provide these benefits for males at age 65, assuming present bonus is maintained. Pensions are payable throughout life. You may choose, when the time comes, to have your pension guaranteed for a period of 5 or 10 years, continuing for life thereafter, in which case the pensions shown will be slightly reduced.

Age next birthday at entry	Number of Yearly Premiums	Basic Guaranteed Pension	Estimated benefits		Potential benefits as described above	
			Full Annual Pension	Lump or Annual Pension	Full Annual Pension	Lump or Annual Pension
35	31	£505.80	£1158	£2604 + £868	£1262	£2778 + £926
45	21	£289.10	£493	£1107 + £369	£537	£1182 + £394
55	11	£128.50	£169	£378 + £126	£184	£405 + £135

To find out more about pensions for the self-employed call at any local office of the General Accident organisation or see your insurance broker or agent or just send off this coupon without any obligation.

Yorkshire-General Life Assurance Company Limited (P46)
Rougier Street, York, YO1 1HR.

Please send details of your Progressive Personal Pension Policy.

Name (Mr., Mrs., Miss)..... Date of Birth.....
Address..... County.....

Yorkshire-General
Life Assurance Company Limited
Rougier Street, York, YO1 1HR
conducts life business for
General Accident Fire & Life Assurance Corporation Limited
The Yorkshire Insurance Company Limited
It pays to be protected by a **General Accident** company

FAMILY MONEY-GO-ROUND



MONEY-GO-ROUND IS ALSO ON PAGES 21 TO 22

Australian oil to light the lamps of Burmah

THE MAJOR talking point this week in the London market is Australian oil shares. The exclusive report in the Daily Telegraph last Saturday that Burmah Oil is inquiring about the delivery of supertankers from Japanese yards.

Dealers feel this move could be connected with Burmah's current oil exploration activities in South and North West Australia.

With investors thoroughly disillusioned by the fiasco surrounding investment situations in many Australian nickel shares the public can hardly be blamed for its lack of enthusiasm for "Down-Under" oils, but shrewd dealers believe there is money to be made in this sector.

Clearly the safest way of investing in it is to buy Burmah Oil shares since the current market price of 372p is probably justified by the company's interests outside Australia. In Australia itself it is now in process of absorbing the Woodside and Mid-Eastern Exploration companies and is well placed to benefit from any major oil discoveries in the sub-continent.

Other interesting "situations" there are Reef Oil and Murumba Oil. Reef, currently at 6p, is 75 p.c. owned by Burmah and dealers think that an offer for the outstanding shares is a distinct possibility.

In the case of Murumba, now 3p, the Slater Walker group which is never far from the "action" has an indirect interest by way of its stake in the Austin Mining Finance Corporation set-up.

Two points I must make - only invest money you can afford to lose, and don't be taken for a ride by chasing prices higher in what could be a volatile market.



Mr. J. A. Lumsden, chairman of Burmah Oil - backing Australia while others pull out.

Irish lock-away

MIDST the gloomy political news from Northern Ireland, the first class performance by a company operating both there and in the Republic has gone completely unrecognised. It was by the McNeill Group, a building contractor and concrete and structural engineer.

Over the opening six months of the year it has got its pre-tax profits up from £39,537 to £104,000 - only £12,558 short of the £116,538 it made for the whole of the 1970 year. I understand its second-half profits are likely to be just as good.

In this case the year would see profits topping the 1968 record of £194,169, and the price/earnings ratio come tumbling down from the present 11.8 - with the shares at 54p - to around 5.

Holdings too, who've already been told the board hopes to increase the final dividend, might well see the total restored from 12½ p.c. to the 14 p.c. of 1968.

Like most of the Irish construction industry McNeill is busy on housing, hospital and school contracts let some 18 months ago. Reconstruction work has not started yet and indeed cannot start until the politicians have done their work.

But stability will eventually return to Ulster bringing with it an enormous amount of sheer replacement work plus a housing and public works drive as money is pumped in to get the economy moving again. A bull point for McNeill and for investors prepared to hang on through the present troubles is the hefty 8.9 p.c. yield on their stake.

Investors still favour gilts over equities

THE GILT-EDGED market reached a new peak on Wednesday in anticipation of a Bank Rate cut which did not materialise. On Thursday the sustained rise in equities began to draw money out of gilts, and the market had mixed results yesterday.

Losses in shorts were balanced by gains in mediums and a predominance of losses in the long although the Government broker again raised his price for the long to £206½ giving a running yield of 8.5 p.c.

The market as a whole is now in a very sensitive position. Hopes of a cut in Bank Rate are receding, although the retail price figures show further evidence of a slowdown in the rate of inflation, which must be good for gilts if it is sustained.

There is also no shortage of funds looking for gilts. It will take more evidence of an equities boom to starve gilts seriously.

If the stocks stand at a premium in the market when their first maturity date arrives would be logical for the authorities to redeem them at par - replace them by a stock with a lower coupon which would be cheaper for the authorities.

This may seem an academic question for the two stocks mentioned with nine years to their nearest redemption date. But the question already makes a difference to the yields calculated to redemption.

Treasury 8½ p.c. 1980-82 recently gives a running yield of 7.918 p.c. and a redemption yield of 7.280 p.c. to 1980. But it is not retired until 1982 - a running yield of 8.011 p.c. at last night's price, and 7.700 p.c. if the redemption date is 1986.

In other words investors prefer these stocks in the term as relatively lightly by the clearing banks, therefore less vulnerable to selling the banks may have undertaken to meet demand loans next year.

The yield to redemption looks attractive if for one or another the authorities do not opt for an early redemption. The final decision depends on interest rates nearly a year ahead, but it is worth remembering when the authorities last redeemed a stock before final date. A long time ago.

Clifford Gern
STUART HAVERSTOCK is unwell and will resume his column as soon as he is able.

FIXED INTEREST

THE address given last week for the Income Tax Payers' Society should have been 5, Plough Place, Fenchurch Lane, London, E.C.3.

of investors' funds. On other hand a rally in consumer spending would reduce savings ratio and increase industry's own demand for funds. Finance stocks and work in progress.

Some of the banks are winning to make forecasts of the temporary glut in lending funds will be gone in six to months.

If this happens the banks have to draw on their gilt investments in order to finance customers' demands for cash. The clearing banks have been proaching £2,000 million of investments, mainly gilts, between them, and if they unload blocks of £50 million £40 million at a time they could be undermined early in the year.

Some banks hold gilts with long as 15 years to maturity but the average life of banks' portfolio is four to five years, and a substantial blue-chip fund is held in gilts with less than a year to maturity.

The banks are not, however, attracted by stocks which are at a substantial premium, such as Treasury 8½ p.c. 1980-82 which gained on the week to £110½, and Treasury 8½ p.c. 1984-86, which rose 1½ to £109½.

These stocks will not be reserve assets for the discount market until five years have

You're insured for death.

Now insure yourself for life.



"I'm better off dead!" he laughed. There are those of us who mean it. And those of us who don't.

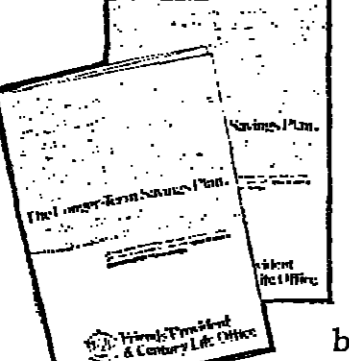
Those who mean it are the ones who have covered their families with straight life insurance. And they're happy about it. Those who don't mean it are the ones who have gone one better. They know about Friends' Life Savings—a type of life insurance that's a highly profitable form of savings.

Friends' Life Savings is a way of earning up to 14½% gross interest per annum by regular savings.

For a chap on the standard rate of tax that should be very interesting indeed! In fact, we bet you'd be hard put to it to find something more rewarding. If four bonuses go on at the present rate, a Friends' Life Savings policy would double your savings well inside the next 20 years. That should keep you well ahead of inflation!

There are two important Friends' Life Savings plans: The Longer-Term Savings Plan (the "best with-profits policy in 25 years" says a leading insurance broker); and The Ten-Year Savings Plan. Both the kind of life insurance that makes life insurance worth living for.

Write to our Agency Manager or ask your Insurance Broker for details.



Friends' LIFE SAVINGS

Friends' Provident & Century Life Office,
7 Leadenhall St., London, EC3P 3EA Tel: 01-626 4311
Sums assured in force exceed £1,000,000,000, Group funds exceed £270,000,000.

JASCOT COMPOUND

7.8% Plus Capital Growth

Jascot Compound was launched in September 1955 at a price of 25 pence per unit. The fund has already attracted subscriptions in excess of £750,000 and the offer price on 15th November had risen to 26.1 pence. At this price the expected yield of 7.82 percent represents a yield of 8.24 percent on the initial offer price.

This latest unit trust by Jascot Securities of Edinburgh, from the men who pioneered commodity share funds, is another 'first'. Jascot Compound is based on an investment system devised more than 30 years ago by Myers & Co. and which in the last 15 years, in the shape of the Investors Chronicle's High Yield Portfolios, has time and again shattered the old adage that high yield precludes capital growth.

Jascot Compound is the first unit trust ever to base its investment policy on the principles underlying the Investors Chronicle's successful High Yield Portfolio series. Whilst there are other unit trusts giving a similar yield, no other one has deliberately set out also to achieve capital growth through the systematic application of the fact that

Jascot Compound is a wider range income security. The buying (offer) price includes an initial charge of five pence. The annual charge is three and a half pence. Simply send a cheque for the amount you want to invest and you will be allocated the appropriate number and fractions of units, at the price ruling on the Monday following your application. Income is distributed twice a year on 15th March and 15th September, three pence (15th March 1972). If you prefer to accumulate the net income in the value of the units you can apply for Accumulation Units.

Trustees—The Royal Bank of Scotland Limited, Investment Adviser—A. A. Thomson, Member of the Stock Exchange, London, Partner in Myers & Co., Managers—Jascot Securities Limited, 21 Young Street, Edinburgh EH2 4HU. Telephone 031-225 6072.

COMPOUND—HIGH YIELD COMPOUNDED WITH CAPITAL GROWTH

Application Form
To Jascot Securities Limited, 21 Young Street, Edinburgh EH2 4HU.

I wish to invest the sum of £..... (in case of joint applications all three sign)
Full Name(s)
(in case of joint applications all three sign)
Address(es)
Please tick if you wish accumulation units

